

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: MICHAEL COLE	§	Case No. 16-bk-13268
CHELON PHILLIPS-COLE	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/06/2016.
- 2) The plan was confirmed on 04/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/13/2021.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$113,877.82.
- 10) Amount of unsecured claims discharged without full payment: \$175,713.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 18,431.00	
Less amount refunded to debtor(s)	\$ 241.95	
NET RECEIPTS		\$ 18,189.05

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,805.50	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,390.37	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,195.87
Attorney fees paid and disclosed by debtor(s):	\$ 1,782.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRAD J. SADEK ESQ	Lgl	0.00	NA	NA	2,805.50	0.00
CAPITAL ONE BANK	Uns	0.00	1,349.99	1,349.99	1,349.99	0.00
CAPITAL ONE BANK	Uns	0.00	605.38	605.38	605.38	0.00
Roamans c/o Millennium Financial	Uns	0.00	503.89	503.89	503.89	0.00
WELLS FARGO BANK	Sec	14,880.00	14,911.19	186.93	186.93	0.00
CAPITAL ONE BANK	Uns	0.00	381.18	381.18	381.18	0.00
CAPITAL ONE BANK	Uns	0.00	578.51	578.51	578.51	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	690.09	690.09	690.09	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,142.39	1,142.39	1,142.39	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	462.70	462.70	462.70	0.00
MERRICK BANK	Uns	1,248.00	1,074.23	1,074.23	1,074.23	0.00
Select Portfolio Servicing Inc	Sec	0.00	233,766.69	0.00	0.00	0.00
PREMIER BANKCARD, LLC.	Uns	0.00	1,607.90	1,607.90	1,607.90	0.00
ASHLEY FUNDING SVCS	Uns	0.00	100.00	100.00	100.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	360.00	360.79	360.79	360.79	0.00
MILLENNIUM FINANCIAL GROUP	Uns	0.00	503.89	503.89	503.89	0.00
MILLENNIUM FINANCIAL GROUP	Uns	0.00	519.97	519.97	519.97	0.00
PREMIER BANKCARD, LLC.	Uns	0.00	593.64	593.64	593.64	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
Navient	Uns	0.00	168,235.95	0.00	0.00	0.00
TD BANK USA N.A.	Uns	918.00	727.68	727.68	727.68	0.00
SYNCHRONY BANK	Uns	283.00	283.68	283.68	283.68	0.00
PORTFOLIO RECOVERY ASSO	Uns	918.00	917.98	917.98	917.98	0.00
PORTFOLIO RECOVERY ASSO	Uns	1,242.00	1,242.16	1,242.16	1,242.16	0.00
VERIPRO SOLUTIONS, INC	Uns	0.00	41,532.03	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	160.20	160.20	160.20	0.00
SALANDER ENTERPRISES LLC /	Uns	0.00	0.00	0.00	0.00	0.00
NATION MORTGAGE	Sec	186,677.00	NA	NA	0.00	0.00
CAINE & WEINER	Uns	137.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Uns	2,275.00	NA	NA	0.00	0.00
CCS/FIRST SAVINGS BANK	Uns	435.00	NA	NA	0.00	0.00
CENTRAL FIN CONTROL	Uns	25.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	676.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Uns	164,381.00	NA	NA	0.00	0.00
ENHANCED RECOVERY	Uns	782.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	593.00	NA	NA	0.00	0.00
GREAT PLAINS LENNDING	Uns	1,344.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,607.00	NA	NA	0.00	0.00
JH PORTFOLIO DEBT EQUITIES	Uns	316.00	NA	NA	0.00	0.00
MABT/CONTFIN	Uns	752.00	NA	NA	0.00	0.00
MIDLAND FFUNDING	Uns	2,390.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 186.93	\$ 186.93	\$ 0.00
All Other Secured	\$ 160.20	\$ 160.20	\$ 0.00
TOTAL SECURED:	\$ 347.13	\$ 347.13	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 13,646.05	\$ 13,646.05	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,195.87	
Disbursements to Creditors	\$ 13,993.18	
TOTAL DISBURSEMENTS:		\$ 18,189.05

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/17/2021

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.